

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brian Stumpf
Maria Stumpf
Debtors

Case No. 18-00002-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 27, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Brian Stumpf, Maria Stumpf, 130 Mountain Top Drive, Dingmans Ferry, PA 18328-9128
cr	Wells Fargo Bank, N.A., Default Document Processin, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
5007646	+ Anesthesia Associates of Morristown, 100 Madison Ave, Morristown, NJ 07960-6136
5007647	Atlantic Health Systems, Re: Newton & Morristown Med Centers, PO Box 35610, Newark, NJ 07193-5610
5007648	+ Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101
5007649	B&B Collections, Inc., PO Box 2137, Toms River, NJ 08754-2137
5007651	Berkheimer Tax Innovations, Re: Pocono Mtn Lake Estate, PO Box 21450, Lehigh Valley, PA 18002-1450
5007657	+ Creditech Collection Solutions, PO Box 99, Bangor, PA 18013-0099
5007658	David B. Watner, Attorney at Law, PO Box 6189, West Caldwell, NJ 07007-6189
5007660	Donaldson & Chiera RN Family, Health NP PC, 10 Gagnon Drive, Stone Ridge, NY 12484-5120
5007661	# Emergency Medical Associates, PO Box 6131, Parsippany, NJ 07054-7131
5007662	+ Emergency Medical Associates Westchester, 3 Century Drive, Parsippany, NJ 07054-4610
5007665	ImageCare Center, Radiologic Associates of NNJ, PA, PO Box 10728, Lancaster, PA 17605-0728
5007664	+ ImageCare Center at Newton, 222 High Street, Suite 101, Newton, NJ 07860-9604
5007669	++++ MORRIS IMAGING ASSOCIATES, PA, PO BOX 4238, PORTSMOUTH NH 03802-4238 address filed with court:, Morris Imaging Associates, PA, PO Box 6750, Portsmouth, NH 03802-6750
5007667	Michael Harrison, Attorney at Law, 3155 State Route 10 Suite 214, Denville, NJ 07834-3430
5007668	+ Mobile Life Support Service, Inc., 35 Peach Place, Middletown, NY 10940-6943
5033959	Newton Medical Center, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
5007673	+ Pocono Mountain lake Estates, c/o Creditech Collection Services, PO Box 99, Bangor, PA 18013-0099
5381057	+ Wells Fargo Bank, N.A., c/o Mario Hanyon, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: mtgbk@shellpointmtg.com	Jan 27 2023 18:49:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
cr	Email/Text: mtgbk@shellpointmtg.com	Jan 27 2023 18:49:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, NewRez LLC DBA Shellpoint Mortgage Servi, PO BOX 10826, GREENVILLE, SC 29603-0826
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 27 2023 18:49:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ EDI: WFFC2	Jan 27 2023 23:49:00	WELLS FARGO BANK, N.A., 1000 blue gentian road, eagan, mn 55121-1663
5007650	EDI: TSYS2	Jan 27 2023 23:49:00	Barclaycard, PO Box 13337, Philadelphia, PA 19101-3337

5007655	Email/Text: EBN_Brea@meduitrcm.com	Jan 27 2023 18:49:00	CMRE Financial Services, Inc., 3075 E. Imperial Highway, Suite 200, Brea, CA 92821
5032040	Email/PDF: bncnotices@becket-lee.com	Jan 27 2023 18:53:13	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5007652	+ Email/Text: bankruptcy@certifiedcollection.com	Jan 27 2023 18:49:00	Certified Credit & Collection Bureau, PO box 1750, Whitehouse Station, NJ 08889-1750
5007654	EDI: CITICORP.COM	Jan 27 2023 23:49:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
5007656	+ EDI: RMSC.COM	Jan 27 2023 23:49:00	Comenity Bank (Paypal), Bankruptcy Department, PO Box 5018, Timonium, MD 21094-5018
5007659	EDI: DISCOVER.COM	Jan 27 2023 23:49:00	Discover Card, PO Box 30943, Salt Lake City, UT 84130-0943
5010396	EDI: DISCOVER.COM	Jan 27 2023 23:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5493612	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 27 2023 18:49:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
5493611	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 27 2023 18:49:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5007663	+ EDI: CITICORP.COM	Jan 27 2023 23:49:00	Home Depot Credit Services, PO Box 790328, St. Louis, MO 63179-0328
5007653	EDI: JPMORGANCHASE	Jan 27 2023 23:49:00	Chase Cardmember Services, PO Box 15298, Wilmington, DE 19850-5298
5007666	Email/Text: PBNCNotifications@peritussservices.com	Jan 27 2023 18:49:00	Kohls Department Store, PO Box 3043, Milwaukee, WI 53201-3043
5033366	Email/PDF: resurgentbknofications@resurgent.com	Jan 27 2023 18:53:11	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5007670	Email/Text: Bankruptcies@nragroup.com	Jan 27 2023 18:49:00	National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
5007671	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 27 2023 18:49:00	Nationstar Mortgage LLC, d/b/a Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019-4620
5024811	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 27 2023 18:49:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
5121856	Email/Text: mtgbk@shellpointmtg.com	Jan 27 2023 18:49:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
5121857	Email/Text: mtgbk@shellpointmtg.com	Jan 27 2023 18:49:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675, Greenville, SC 29603-0675
5007672	EDI: PENNDEPTREV	Jan 27 2023 23:49:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5007672	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 27 2023 18:49:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5034142	EDI: PRA.COM	Jan 27 2023 23:49:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5008008	+ EDI: RECOVERYCORP.COM	Jan 27 2023 23:49:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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5021157	EDI: PENNDEPTREV	Jan 27 2023 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5021157	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 27 2023 18:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5007674	Email/Text: lisa.pearl@pmanj.net	Jan 27 2023 18:49:00	Pulmonary Medical Associates LLP, 222 High Street, Suite 102, Newton, NJ 07860-9604
5031519	EDI: Q3G.COM	Jan 27 2023 23:49:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5007675	Email/Text: clientservices@remexinc.com	Jan 27 2023 18:49:00	Remex, Inc., 307 Wall Street, Princeton, NJ 08540-1515
5007676	EDI: RMSC.COM	Jan 27 2023 23:49:00	Synchrony Bank (Amazon), Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
5034252	+ Email/Text: bncmail@w-legal.com	Jan 27 2023 18:49:00	TD Bank USA, N.A., c/o Weinstein & Riley PS, 2001 Western Ave, Suite 400, Seattle, WA 98121-3132
5007677	+ EDI: WTRRN BANK.COM	Jan 27 2023 23:49:00	TD Bank USA, N.A., c/o Target Card Services, PO Box 9500, Minneapolis, MN 55440-9500
5007678	Email/Text: bankruptcytn@wakeassoc.com	Jan 27 2023 18:49:00	Wakefield & Associates, PO Box 50250, Knoxville, TN 37950-0250
5025667	EDI: WFFC2	Jan 27 2023 23:49:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657
5381058	+ EDI: WFFC2	Jan 27 2023 23:49:00	Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
5007679	+ EDI: WFFC2	Jan 27 2023 23:49:00	Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306-0335
5009735	+ EDI: WFFC2	Jan 27 2023 23:49:00	Wells Fargo Bank, N.A., Default Document Processing, MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
5007680	EDI: WFFC.COM	Jan 27 2023 23:49:00	Wells Fargo Dealer Services, MAC T9017-026, PO Box 168048, Irving, TX 75016-8048

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2023 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlab@raslg.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 bkgroup@kmlawgroup.com
Steven R Savoia	on behalf of Debtor 1 Brian Stumpf ssavoia@ptd.net
Steven R Savoia	on behalf of Debtor 2 Maria Stumpf ssavoia@ptd.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Brian Stumpf

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2157

EIN --

Debtor 2

Maria Stumpf

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3264

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-00002-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Brian Stumpf
aka Brian J Stumpf, aka Brian James StumpfMaria Stumpf
aka MariaElena Stumpf, aka Maria Elena
Stumpf, aka Maria E Stumpf**By the
court:**1/27/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.